

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Estella Bunton

Debtor(s)

Case No. 16 B 15041

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/02/2016.
- 2) The plan was confirmed on 07/27/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/02/2017.
- 5) The case was Dismissed on 10/16/2017.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,027.19
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$11,027.19**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,007.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$475.52
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,482.52**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AmeriCash Loans LLC	Unsecured	750.00	1,383.12	1,383.12	0.00	0.00
Ashro Lifestyle	Unsecured	1,775.00	1,775.40	1,775.40	0.00	0.00
Bank Of America	Unsecured	1,545.00	1,545.72	1,545.72	0.00	0.00
Capital One Bank	Unsecured	3,040.00	3,040.85	3,040.85	0.00	0.00
Capital One Bank	Unsecured	635.00	681.63	681.63	0.00	0.00
Cbna	Unsecured	752.00	NA	NA	0.00	0.00
citibank	Unsecured	25.00	NA	NA	0.00	0.00
Citibank NA	Unsecured	3,507.00	3,507.81	3,507.81	0.00	0.00
CITIZENS FIN	Unsecured	0.00	NA	NA	0.00	0.00
Creditonebnk	Unsecured	960.00	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	717.00	768.96	768.96	0.00	0.00
Internal Revenue Service	Priority	4,007.30	7,974.57	7,974.57	0.00	0.00
Internal Revenue Service	Unsecured	0.00	1,730.18	1,730.18	0.00	0.00
Mauer Law	Unsecured	2,867.63	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,398.00	1,398.24	1,398.24	0.00	0.00
Midnight Velvet	Unsecured	1,130.00	1,130.81	1,130.81	0.00	0.00
Opportunity Financial LLC	Unsecured	3,000.00	2,458.39	2,458.39	0.00	0.00
PennyMac Loan Services	Secured	11,803.14	11,803.14	11,803.14	4,169.67	0.00
PennyMac Loan Services	Secured	194,678.00	201,507.90	201,507.90	0.00	0.00
Peoples Engy	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	700.00	752.02	752.02	0.00	0.00
Resurgent Capital Services	Unsecured	1,373.00	1,443.29	1,443.29	0.00	0.00
Resurgent Capital Services	Unsecured	1,016.00	1,016.14	1,016.14	0.00	0.00
Rise	Unsecured	4,127.00	NA	NA	0.00	0.00
Rise Credit	Unsecured	4,000.00	NA	NA	0.00	0.00
Santander Consumer USA	Unsecured	0.00	NA	NA	0.00	0.00
TD Auto Finance	Unsecured	0.00	NA	NA	0.00	0.00
The University of Chicago Physicians Gro	Unsecured	281.00	NA	NA	0.00	0.00
United States Dept of HUD	Unsecured	10,012.00	10,012.87	10,012.87	0.00	0.00
US Bank	Unsecured	11,034.00	20,514.86	20,514.86	0.00	0.00
US Employees Credit Union	Unsecured	6,148.00	5,937.92	5,937.92	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US Employees Credit Union	Unsecured	2,940.00	2,881.19	2,881.19	0.00	0.00
US Employees Credit Union	Secured	12,223.00	11,898.12	11,898.12	1,457.76	217.24
Villas of Cambridge Townhome Owners A	Secured	1,262.50	1,262.50	1,262.50	700.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$201,507.90	\$0.00	\$0.00
Mortgage Arrearage	\$11,803.14	\$4,169.67	\$0.00
Debt Secured by Vehicle	\$11,898.12	\$1,457.76	\$217.24
All Other Secured	\$1,262.50	\$700.00	\$0.00
TOTAL SECURED:	\$226,471.66	\$6,327.43	\$217.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,974.57	\$0.00	\$0.00
TOTAL PRIORITY:	\$7,974.57	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$61,979.40	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,482.52</u>
Disbursements to Creditors	<u>\$6,544.67</u>
TOTAL DISBURSEMENTS :	<u>\$11,027.19</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/01/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.